

# ***In the United States Patent and Trademark Office***

<b>Serial No.:</b>	09/812,628	<b>Docket No.:</b>	17209-449
<b>Filed:</b>	03/20/2001	<b>Conf.No.:</b>	1331 <b>Art Unit:</b> 3684
<b>Applicant(s):</b>	David Lawrence	<b>Examiner:</b>	Liversedge, Jennifer L.
<b>For:</b>	Automated Account Risk Management		

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Mailstop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## **AMENDMENT AND RESPONSE**

Sir:

Further to the Non-Final Office Action dated November 2, 2009 (hereinafter "Office Action"), and in view of the following amendments and/or remarks, David Lawrence and/or Attorney(s) for applicant(s) (hereinafter "Applicant") request entry thereof and reconsideration of the above-referenced application.

**Amendments to the Claims** are reflected in the listing of claims begin on page 2.

**Remarks** begin on page 9 of this paper.

**35 USC § 103** remarks begin on page 10 of this paper.